

January 2010

A PUBLICATION FOR HARNETT COUNTY
LOCAL GOVERNMENT EMPLOYEES



Be Leaf It, or Not

Trinity J. Faucett, Human Resources Director

Board of Commissioners Approve Co-Pay Waiver for Certain Prescriptions

The Board of Commissioners has approved offering the Medication Dedication program through Blue Cross/Blue Shield (BCBS) to employees and their dependents enrolled in Harnett County's self-funded plan. The program which offers a **co-pay waiver** for specific prescription drugs took effect January 1, 2010 and will run thru December 31, 2010.

The Medication Dedication support program is designed to encourage employees with specific chronic conditions to continue taking medications as prescribed by his/her health care provider. Since costs can be a significant barrier to taking medications as directed, generic prescription co-pays will be waived for medications that treat the following conditions: **congestive heart failure, high blood pressure, high cholesterol and diabetes.**



In addition, Blue Cross and Blue Shield will also be moving certain brand-name drugs used to treat the above conditions to a lower drug tier level to make those medications more affordable. For the complete listing of generic medications covered under the Medication Dedication co-pay waiver program, please visit www.bcbsnc.com or contact your Human Resources representative at 893-7567.

Mary Avery Retires after 47 Years of Service to Harnett County



Mary Avery, Income Maintenance Administrator I of the Children and Family Medicaid Unit within Social Services, retired January 1, 2010 after serving Harnett County for 47 years. The Board of Commissioners presented a resolution to honor Ms. Avery during the January 4, 2010 regular meeting.

Ms. Avery became employed with Harnett County on February 12, 1962 and admits that much has changed since she began her tenure. When she was hired, there were only twenty-five employees within the Social Services Department and today there are 160 employees. Ms. Avery explained that at the time, Social Services was housed in old Chapter House of the United Daughters of the Confederacy building which was actually condemned before the County took it over to house the agency and also at the time, there was only a clerical supervisor for the entire agency. Ms. Avery explained that female employees were required to wear stockings, heels, and dresses or skirts while male employees were required to wear coats and ties. In addition, Ms. Avery stated that there were no health benefits for working with the County.

It is evident that growth over the years has brought about many changes to be able to meet the needs of citizens. Ms. Avery recalled that the issuing of Food Stamps began in 1967 with only two workers hired to issue stamps. Benefits available at the time were ADC which was a benefit for families and children, OAA to assist aged persons, and APTD which was aid to the permanently and totally disabled. Today, Social Services offers a myriad of services to citizens.

Ms. Avery stated that she believes people make the difference in any business and that while employed, her biggest enjoyment was working with the staff of Harnett County. Ms. Avery stated that many employees have come and gone and there are very few that she does not remember. She recalled that she will always remember her years of employment with Harnett County as the best in building lasting friendships. Ms. Avery's retirement plans include spending time with family and friends, gardening, and reminiscing of years past.

Keeping Your New Year's Resolutions



After the holiday let down and by February, many New Year's resolutions are abandoned as life gets busy and motivation

dwindles. Here are a few simple reminders to keep you on track with keeping your New Year's resolutions:

Find a resolution buddy. Find a friend who has made the same healthy goal as you have made. The two of you can keep each other on track and you are more likely to stay the course if someone is holding you accountable. So whether your goal is to be more physically active, eat more fruits and vegetables, or drink less soda...find a friend to help you along the way!

Keep track of your progress. It can be very motivating to look back and see how far you have come. It also helps you see when and where your challenges occur. For example, maybe working late on a project keeps you from working out and eating right. Once you know that, you can plan to schedule in some activity breaks and bring some healthier snacks.

Reward yourself along the way. If your resolution is to lose 20 pounds, or run a 10k, it can take a while to meet those goals. Set smaller in-between goals that you can celebrate as you work towards those larger goals. For example, for every 5 pounds you lose, perhaps you can buy yourself a new item of clothing to show off your shrinking figure. Or for every extra mile you add to your runs, you can download some new music to listen to.



www.eatsmartmovemorenc.com

Money Matters: The Ghost of Holidays Past

When the holidays are over, some people find themselves being constantly **haunted by the ghost of over-spending**. To avoid that from happening this year, begin planning for the season now. Consider the following tips:



- **Plan a holiday budget.** The best way to stay out of trouble during the holiday season is to figure out how much you can spend without going into debt—before hitting the shops. Begin by looking over old checking and credit card statements to see how much you spent last year. To this amount, don't forget to add in expenditures for things like holiday meals, travel and parties. This is your budget. Stick to it by shopping smart—and early. It's often those last-minute impulse purchases that wind up blowing your budget.

- **Get personal.** You don't always have to spend a lot of money to communicate the essence of giving. Gifts such as baked goods, handmade ornaments or pictures give holidays a personal touch without breaking your budget.
- **Plan holiday spending for next year now!** That's right, go ahead and begin planning for the upcoming holiday season by opening a Holiday Cash Club Account at Local Government Federal Credit Union, which you are eligible to join if you are a local government employee. This is a special savings account where you can set aside money for holiday spending year-round. You can open this account today and the money will be available for use on the last business day of October. There is no minimum deposit, no service charge.
- Hopefully by following these tips, the only ghosts you'll see from now on are on Halloween!



Human Resources Wishes You and Yours a Happy & Healthy 2010!

We Look Forward to Another Year Together!



Focusing on Workplace Violence Prevention

Since the newly adopted Workplace Violence Prevention Policy is being introduced to employees this month, it is very important to understand ways to prevent Workplace Violence from happening within your workplace.

There are typically three factors that result in workplace violence:

1. The person who takes the violent action
2. The triggering condition
3. The setting that either permits or where there is a lack of intervention.

We, as Harnett County employees, have control over one of those factors. All Harnett County employees have the ability and responsibility to make sure Harnett County is a place where workplace violence is not permitted and that all measures are taken to stop a situation in which workplace violence becomes a potential threat.

Things to Look For:

- Acting out anger by yelling, shouting, slamming doors, etc.
- Taking no responsibility for his/her actions
- Seeing no connection between actions and the consequences or results of actions.
- Doing things regardless of the effect on others.
- Saying positive things, but then behaving negatively.
- Sudden acting out of character.
- Poor social skills, or becomes fixed on an idea or person

Most importantly, it is imperative to know your coworkers and be aware of your surroundings. If you notice "odd" behaviors in coworkers or customers, especially when those behavior changes follow a life challenge (divorce, death, poor performance review, water has been cut off due to non payment, etc), report this to your supervisor or to Human Resources immediately. These actions do not necessarily mean a person will commit a violent act, but it is better err on the side of caution.

For more information: <http://humanresources.about.com/od/healthsafetyandwellness/a/workviolence.htm> or contact Melinda Bethune, Risk Management and Safety Coordinator at mbethune@harnett.org or 814-6402.



5th Annual NACo/Nationwide Scholarship Now Underway

This spring, four high school seniors will earn \$2,000 for college from the NACo/Nationwide Scholarship. Winning applicants will have written a short essay describing why it's important for a public sector employee to start saving early for retirement.

This is the fifth year in a row that Nationwide and the National Association of Counties have teamed up to encourage high-school seniors to think about retirement.



Why spur students who haven't even started full-time work to think about retirement? Three reasons – by applying for the scholarship the students:

- Must consider the financial impact of their decisions about college and their career and realize it is never too soon to start thinking about saving for retirement.
- Begin to recognize the value perspective in turbulent financial times when often difficult decisions are required.
- Identify specific actions that help prepare for a financially successful future.

To be eligible, applicants must be graduating high school seniors who are legal U.S. residents, their parent or grandparent must be enrolled in and contributing to the NACo 457 Deferred Compensation Plan, and the student must enroll in a full-time undergraduate course of study no later than the fall term of the 2010–2011 school year at an accredited two- or four-year college. Application and entry must be submitted on line no later than January 31, 2010.

The NACo/Nationwide Scholarship is just one of the services arising out of a 30-year relationship between Nationwide and the National Association of Counties. As provider of the NACo deferred compensation program, Nationwide regularly reports to the NACo Deferred Compensation Advisory Committee on industry trends, updates statistics on the program and provides ongoing education on retirement issues. NACo receives from Nationwide Retirement Solutions payment for NACo's endorsement and license of its name and logo for use by Nationwide in connection with the NACo Deferred Compensation Plan and related products and services. These funds are used by NACo to enhance programs and services for the benefit of its members.

For More Information About the Scholarship

All of the information about eligibility, judging criteria and notification process are on the NACo and Nationwide Web sites. For more information, go to www.naco.org/retirementscholarship or www.nrsforu.com/scholarship.

© 2010, [Nationwide Retirement Solutions](http://www.nrsforu.com), Inc. All Rights Reserved.

Nationwide Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA.

Nationwide Retirement Solutions (Nationwide) partners with the National Association of Counties (NACo) to provide counties and their employees with a competitive deferred compensation program. As part of this partnership, Nationwide pays a fee to NACo in exchange for NACo's exclusive endorsement, marketing support, and program oversight of Nationwide products made available under the program. For more information, including fees paid, Nationwide encourages you to visit [NRSforu.com](http://www.nrsforu.com).

Current Job Opportunities



Currently, Harnett County is recruiting for the following vacancies:

Income Maintenance Caseworker I

\$27,477 to \$32,972

Full-Time Telecommunicator

\$31,177 to \$37,412

Part-Time Telecommunicator

\$10.68 per hour

Part-Time Detention Officer

\$12.89 per hour

Part-Time Reserve Deputy

\$15.25 per hour

EMS Training Officer

\$47,498 to \$73,622

Part-Time EMT-Basic

\$10.00 per hour

Part-Time EMT-Paramedic

\$14.00 per hour

For additional information or to apply for any of the above positions, please visit the Human Resources website at www.harnett.org.

Tax Refund Anticipation Loans: Are they Right For you?



Expecting a tax refund this year? Most Americans are; however, many don't want to wait to receive their money. Enter the tax refund anticipation loan, a short-term loan taken by taxpayers expecting to receive an income tax refund. While many view this loan as an option to receive immediate access to refund dollars, it's also known for high fees and interest rates. So, is a tax refund anticipation loan right for you? Let's explore them more closely...

Why do people get these loans?

Several reasons may contribute to the high number of people who get a tax refund anticipation loan (approximately one-half million in North Carolina):

- Encouragement from their tax preparer to get the loan
- Lack of understanding on the costs to obtain the loan
- Financial stress from unexpected expenses or ongoing obligations
- The desire to make a purchase
- The convenience of completing the tax filing process immediately

Who makes up the refund loan market?

A small group of lenders make up the tax refund loan market, and the fee that is charged depends on when the loan is made, the mechanism used to disburse the loan proceeds, and how soon the proceeds are disbursed. Given a \$2,000 refund loan, a taxpayer can expect to pay approximately \$75-\$175 in fees, which doesn't even include the cost of the initial tax preparation.

Weigh your alternatives.

While tax refund loans seem convenient, you may want to consider other alternatives:

- File your tax return electronically, and have the refund direct deposited into your account—typically, within seven to 10 days.
- Apply for a short-term loan from Local Government Federal Credit Union (LGFCU); then repay it with your tax refund.
- Consider options that offer free income tax assistance, like the one that's available at LGFCU. Whether you're a member or not, you can have your basic income taxes filed free from January 30 – April 15 if you have a household income of \$49,000 or less. If it's more than that, have your taxes filed at the branch for just \$75. Then, if you're a member and you want your money quickly, get a low-fee tax anticipation loan from LGFCU. It's called Tax Refund Express, and at a rate of 12 percent, a typical 15-day loan would only cost approximately \$12 based on a loan amount of \$2,500.

Tax refunds are the result of your hard-earned dollars. Make every effort to keep as much of it as possible for you and your family. If LGFCU can assist you in any way, feel free to contact one of their financial counselors at 877.367.5428



Winter Safety Tips



Keep the following winter safety tips in mind to keep you

and your family safe through the cold season:

Keep rock salt or sand on hand to put on icy walkways and stairs

Make sure your propane tank is full for gas logs or your wood supply is adequate as an alternate heat source if you should lose power

Have a fire extinguisher in the event your alternate heat source gets out of hand

Never use outdoor equipment (grills, outdoor fire pits, etc) to heat indoor areas

Make sure tree branches that could break off due to ice or snow are cut away from your house and outbuildings

Keep cell phones charged

Ensure vehicles are checked out to ensure readiness for cold weather

Always maintain at least a half of a tank of gas in case poor weather conditions leave you stranded

Keep a winter emergency kit in each vehicle to include snacks, extra clothes, windshield scraper, battery powered radio, extra batteries, First Aid Kit, extra necessary medications, tow rope or chain, emergency flares, and road salt/sand

Dress in layers with the outer layer being tightly woven and water resistant when outside. Always cover your head with a hat or scarf and cover your mouth with a scarf to protect your lungs

For more information:
http://www.fema.gov/hazard/winter/wi_before.shtm